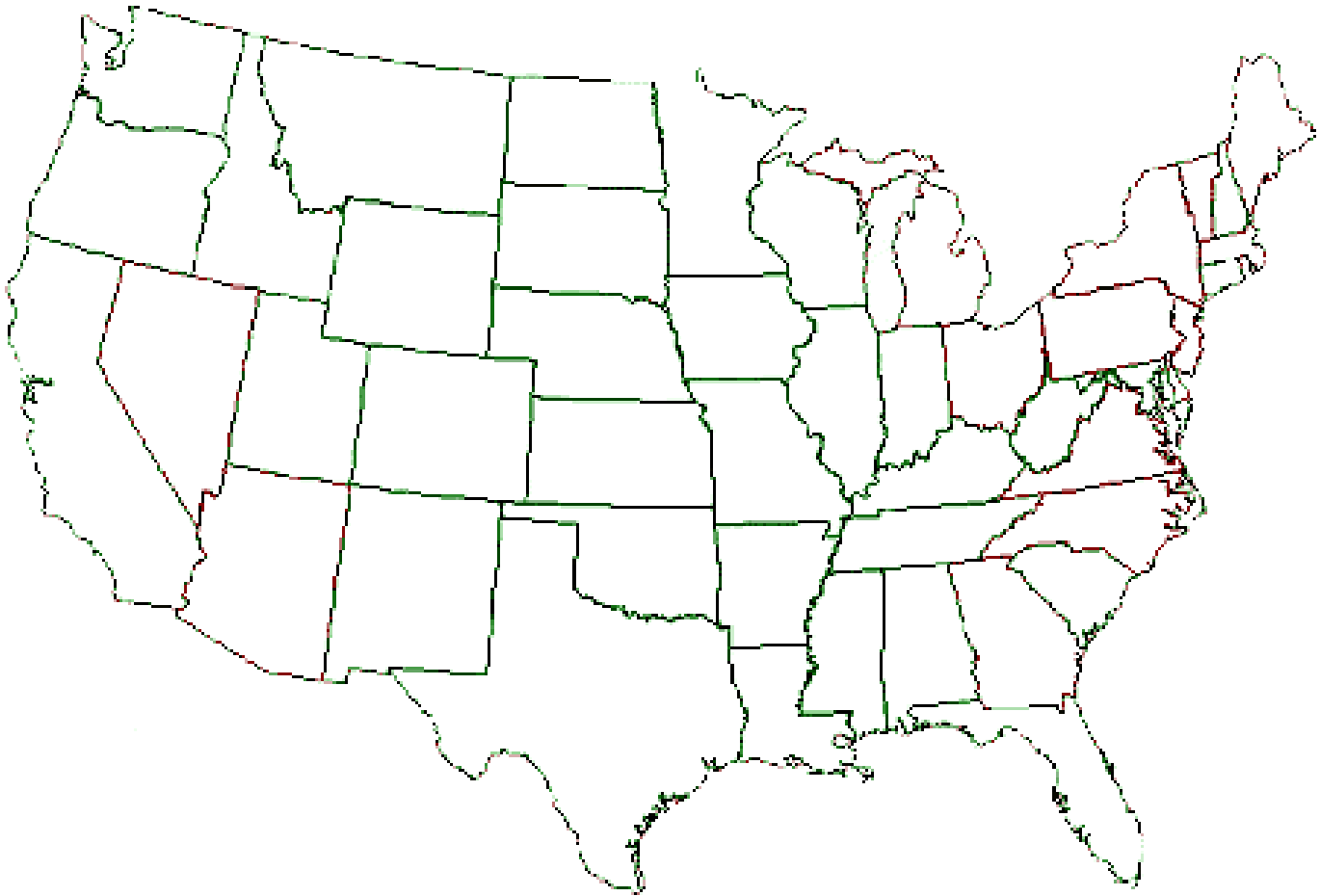




Council for
Affordable Health
Insurance

HEALTH INSURANCE MANDATES IN THE STATES

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A State-by-State Breakdown of Health Insurance Mandates and Their Costs

A health insurance “mandate” is a requirement that an insurance company or health plan cover (or offer coverage for) common — but sometimes not so common — health care providers, benefits and patient populations. They include:

- Providers such as chiropractors and podiatrists, but also social workers and massage therapists;
- Benefits such as mammograms, well-child care and even drug and alcohol abuse treatment, but also acupuncture and hair prostheses (wigs); and,
Populations such as adopted and non-custodial children.

For almost every health care product or service, there is someone who wants insurance to cover it so that those who sell the products and services get more business and those who use the products and services don't have to pay out of pocket for them.

The Impact of Mandates. While mandates make health insurance more comprehensive, they also make it more expensive because mandates require insurers to pay for care consumers previously funded out of their own pockets. Based on our analysis presented in this paper, mandated benefits currently increase the cost of basic health coverage from a little less than 20% to more than 50%, depending on the state. Mandating benefits is like saying to someone in the market for a new car, if you can't afford a Lexus loaded with options, you have to walk. Having that Lexus would be nice, as would having a health insurance policy that covers everything one might want. But drivers with less money can find many other affordable options; whereas when the price of health insurance soars, few other options exist.

Why Is the Number of Mandates Growing? Elected representatives find it difficult to oppose any legislation that promises enhanced care to potentially motivated voters. The sponsors of mandates know this fact of political life. As a result, government interference in and control of the health care system is steadily increasing. So too is the cost of health insurance.

By the late 1960s, state legislatures had passed only a handful of mandated benefits; today, the Council for Affordable Health Insurance (CAHI) has identified more than 1,800 mandated benefits and providers. And more are on their way.

How do state legislators justify their actions? One way is to deny a mandate is a mandate. For example, legislators may claim that requiring health insurance to cover a type of provider — such as a chiropractor, podiatrist, midwife or naturopath — is not a mandate because they aren't requiring a particular therapy. But if insurance is required to cover the provider, it must pay for the service provided. There is no essential difference in requiring insurance to cover a chiropractor (a provider) or chiropractic care (the therapy).

CAHI's Mandated Benefits and Providers Chart. The Council for Affordable Health Insurance tracks the introduction and passage of health insurance mandates in every state. The information is broken down on a state-by-state basis into three categories: benefits, providers and covered populations. Boxes with a “Y” indicate that the state has passed that particular mandate. Totals for each state and mandate are also included. Thus anyone can easily determine how many mandates and which ones each state has passed. (For a definition of each mandated benefit, please see <http://www.cahi.org>.)

Mandates and Standard Coverage. Please note that the health care community and insurers consider some of the mandates listed in the chart to be the typical and appropriate standard of care and/or treatment, and therefore would likely be included in many standard health insurance policies. The purpose of this chart is to tabulate the number of benefits mandated by the states and assess their impact on the cost of insurance — not to make judgments about which mandates should or should not be included in a health insurance policy.

Assessing the Cost of Mandates. Besides listing the state mandated benefits, this chart provides a cost assessment of each one. CAHI's Actuarial Working Group on State Mandated Benefits analyzed company data and their experience and provided cost-range estimates — less than 1%, 1-3%, 3-5% and 5-10% — if the mandate were added to a policy that did not include the coverage. However, mandate legislation differs from bill to bill and from state to state. For example, one state may require insurance to cover a limited number of chiropractor visits per year, while another state may require chiropractors to be covered equally with medical doctors. The second will have a greater impact on the cost of a health insurance policy than the first. It would be impossible to make a detailed assessment of the cost of each state's mandates without evaluating each piece of legislation (more than 1,800 of them). Thus, the estimated cost level indicated in the chart is considered typical but may not apply to all variations of that mandate. Further, the additional cost of a mandate depends on the benefits of the policy to

which it is attached. Example: A prescription drug mandate costs nothing if a policy already covers drugs, but can be very costly if added to a policy that doesn't cover drugs.

It is also important to note that mandated benefits may only apply to certain kinds of coverage. For example, a mandated benefit may exempt individual or small group coverage or may only apply to insurance companies that are domiciled in the state. As a result, some kinds of coverage are disproportionately affected and become less attractive to buyers (who now seek out alternatives to these high-cost plans). Finally, states may pass a mandate in one legislative session only to come back in a later session and either expand or reduce the original bill's scope. That propensity for legislators to revise mandate legislation in subsequent years is one of the reasons why we don't include information on when the mandate originally passed.

A Caution about Comparisons and Cost Estimates. Because mandates can drive up the cost of health insurance, it would be easy to assume that the states with the most mandates would also have the highest premiums. While that may be true in some states, it is not necessarily so. Some mandates have a much greater impact on the cost of health insurance than others. For example, mental health parity mandates, which require insurers to cover mental health care at the same levels as physical health care, have a much greater impact on the cost of premiums than would mandates for inexpensive procedures which few people need. In addition, mental health mandates often include mini-mandates within them, like coverage for autism diagnosis and treatment.

It may be tempting to think that since a particular mandate doesn't add much to the cost of a health insurance policy, there is no reason for legislators to oppose it. The result of this reasoning is that many states have 40, 50 or more mandates. Although most mandates only increase the cost of a policy by less than 1%, 40 such mandates will price many people out of the market. It is the accumulated impact of dozens of mandates that makes health insurance unaffordable, not just one.

New Health Insurance Eligibility Categories. Over time, new trends emerge in health insurance coverage eligibility mandates. For example, in the past two legislative sessions we saw an increase in the "slacker mandate," in which health insurance coverage is extended to unmarried dependents or students up to the age of 30. Most recently, we saw new categories for health insurance coverage eligibility emerge. For example, "legal alien" is the newest addition to the coverage rolls. Maine has extended eligibility for health insurance coverage to include a person who is not yet a United States citizen but who is residing legally in this nation. In addition, at least four states — Maryland, Minnesota, New York and Texas — have extended eligibility for health insurance coverage to include a grandchild who is financially dependent on the grandparent. (For more, please see CAHI's online publication, "Trends in State Mandates" at <http://www.cahi.org>.)

Fortunately, there is evidence that some legislators are getting CAHI's message. One interesting trend over the past several years is that at least 30 states require that a mandate's cost must be assessed before a mandate is implemented. And at least nine states provide for mandate-lite policies, which allows some individuals to purchase a policy with fewer mandates more tailored to their needs and financial situation.

The Rest of the Story. The mandates enumerated here don't tell the whole story. States have other ways of adversely affecting the cost of health insurance. For example, several states have adopted legislation that requires health insurers to accept anyone who applies, regardless of their health status, known as "guaranteed issue." Or they limit insurers' ability to price a policy to accurately reflect the risk an applicant brings to the pool, known as "community rating" or "modified community rating." Both guaranteed issue and community rating can have a devastating impact on the price of health insurance, especially as younger and healthier people cancel their coverage, leaving the pool smaller and sicker.

Thus, in the aggregate, mandates drive up the cost of health insurance. But determining the impact in a particular state requires careful analysis of each piece of mandate legislation, as well as other regulations that have been promulgated.

| | Total | Est. Cost | AK | AL | AR | AZ | CA | CO | CT | DC | DE | FL | GA | HI | IA | ID | IL | IN | KS | KY | LA | MA | MD | | |
|---------------------------------|-------|-----------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|---|---|
| BENEFITS | | | | | | | | | | | | | | | | | | | | | | | | | |
| Alcoholism | 45 | 1% to 3% | Y | Y | Y | | Y | Y | Y | Y | | Y | Y | Y | | | Y | Y | Y | Y | Y | Y | Y | Y | |
| Alzheimer's | 2 | <1% | | | | | | | | | | | | | | | | | | | | | | Y | |
| Ambulatory Surgery | 12 | 1% to 3% | | | Y | Y | | | | | | Y | Y | Y | | | | | | Y | Y | | | | |
| Ambulance Services | 8 | <1% | | | | | | | Y | | | Y | | | | | | | | | | Y | | | |
| Anti-Psychotic Drugs | 2 | <1% | | | | | | | | | | | | | | | | | | | | | | | |
| Autism | 10 | <1% | | | | | | Y | | | Y | | Y | | Y | | | Y | | Y | | | | Y | |
| Birth Centers/Midwives | 8 | <1% | | | | | | Y | | | | Y | | | | | | | | | | | | | |
| Blood Lead Poisoning | 7 | <1% | | | | | Y | | | | Y | | | | | | | | | | | | Y | | |
| Blood Products | 2 | <1% | | | | | | | | | | | | | | | | | | | | | | Y | |
| Bone Marrow Transplants | 11 | <1% | | | | | | | | | | Y | Y | | | | | | | | Y | Y | Y | | |
| Bone Mass Measurement | 15 | <1% | | | | | Y | | | | | | Y | | | | Y | | Y | Y | | | | Y | |
| Breast Reconstruction | 49 | <1% | Y | Y | Y | Y | Y | | Y | Y | Y | Y | Y | | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| Cancer Medications | 3 | <1% | | | | | | | | | | | | | | | | | | | | | Y | | |
| Cervical Cancer/HPV Screening | 28 | <1% | Y | | | | Y | | Y | Y | Y | | Y | | | | Y | | | | | Y | Y | Y | |
| Chemotherapy | 4 | <1% | | | | | | | | | | | | | | | | | | | | | | | |
| Chlamydia | 3 | <1% | | | | | | | | | | | Y | | | | | | | | | | | Y | |
| Cleft Palate | 14 | <1% | | | | | | Y | | | | Y | | | | Y | | Y | | | Y | | | Y | |
| Clinical Trials | 23 | <1% | | | | Y | Y | | Y | | Y | | Y | | | | | | | | Y | Y | Y | | |
| Colorectal Cancer Screening | 23 | <1% | Y | Y | Y | | | | Y | Y | Y | | Y | | | | Y | Y | | | Y | | | Y | |
| Congenital Bleeding Disorders | 2 | <1% | | | | | | | | | | | | | | | | | | | | | | | |
| Contraceptives | 30 | 1% to 3% | Y | | Y | Y | Y | | Y | | Y | | Y | Y | Y | Y | Y | | | Y | | Y | Y | Y | |
| Dental Anesthesia | 30 | <1% | Y | | Y | | Y | Y | Y | | | Y | Y | | Y | | Y | Y | Y | Y | Y | Y | Y | Y | |
| Diabetes Self-Management | 27 | <1% | Y | | Y | Y | Y | Y | | Y | | Y | Y | Y | Y | | Y | Y | Y | Y | | | | Y | |
| Diabetic Supplies | 47 | <1% | Y | | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | | Y | Y | Y | Y | Y | Y | Y | Y | |
| Drug Abuse Treatment | 34 | <1% | Y | Y | Y | | Y | | Y | Y | Y | Y | | Y | | | | | Y | | Y | | | Y | |
| Emergency Services | 44 | <1% | | | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| Hair Protheses | 9 | <1% | | | | | | | Y | | | Y | | | | | | | | | | | | Y | Y |
| Hearing Aid | 9 | <1% | | | | | | | Y | | | | | | | | | | | | Y | Y | | Y | |
| Home Health Care | 18 | <1% | | | | Y | Y | Y | Y | | | | | | | | | | | Y | | Y | Y | | |
| Hospice Care | 11 | <1% | | | Y | | | Y | | | | | | Y | | | | | | Y | | | | Y | |
| In Vitro Fertilization | 13 | 3% to 5% | | | Y | | Y | | Y | | | | | Y | | | Y | | | | | | Y | Y | |
| Kidney Disease | 1 | <1% | | | | | | | | | | | | | | | | | | | | | | | |
| Long Term Care | 4 | 1% to 3% | | | | | | | | Y | | | | | | | | | | | | | | Y | |
| Lyme Disease | 3 | <1% | | | | | | | Y | | | | | | | | | | | | | | | | |
| Mammogram | 50 | <1% | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| Mastectomy | 24 | <1% | | | Y | | Y | | Y | | | Y | Y | | | | Y | | Y | Y | Y | Y | Y | | |
| Mastectomy Stay | 25 | <1% | | | Y | | Y | | Y | | | Y | Y | | | | Y | | Y | | Y | | | Y | |
| Maternity | 21 | 1% to 3% | | | Y | | Y | Y | Y | | | | Y | Y | | | | | Y | | | | Y | Y | |
| Maternity Stay | 50 | <1% | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| Mental Health General | 39 | 1% to 3% | | Y | Y | | Y | Y | Y | Y | | Y | Y | Y | | | Y | | Y | Y | Y | Y | Y | Y | |
| Mental Health Parity | 45 | 5% to 10% | | Y | Y | Y | Y | Y | Y | | Y | | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| Minimum Hysterectomy Stay | 1 | <1% | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Testicular Cancer Stays | 1 | <1% | | | | | | | | | | | | | | | | | | | | | | Y | |
| Morbid Obesity Treatment | 4 | 1% to 3% | | | | | | | | | | | Y | | | | | Y | | | | | | Y | |
| Neurodevelopment Therapy | 1 | <1% | | | | | | | | | | | | | | | | | | | | | | | |
| Newborn Hearing Screening | 17 | <1% | Y | | | | | | | Y | Y | | | | | | | Y | | | | | Y | Y | |
| Newborn Sickle-Cell Testing | 3 | <1% | | | | | | | | | | | | | | | | | | | | | | | |
| Off-Label Drug Use | 36 | <1% | | Y | Y | Y | Y | | Y | | Y | | Y | | | | Y | Y | Y | | | | Y | Y | |
| Orthotics/Prosthetics | 12 | <1% | | | | | Y | Y | Y | | | Y | | | | | | | | | | | Y | Y | |
| Ostomy Related Supplies | 1 | <1% | | | | | | | Y | | | | | | | | | | | | | | | | |
| Other Infertility Services | 8 | <1% | | | | | Y | | | | | | | | | | Y | | | | | | | | |
| Ovarian Cancer Screening | 3 | <1% | | | | | | | | | | | Y | | | | Y | | | | | | | | |
| PKU/Formula | 32 | <1% | Y | | Y | Y | Y | Y | Y | | Y | | Y | | Y | | | Y | | Y | Y | Y | Y | Y | |
| Port-wine Stain Elimination | 2 | <1% | | | | | | | | | | | | | | | | | | | | | | | |
| Prescription Drugs | 2 | 5% to 10% | | | | | | | | | | | | | | | | | | | | | | | |
| Prostate Cancer Screening | 32 | <1% | | | | | Y | Y | Y | Y | Y | | Y | | | | Y | Y | Y | | | Y | Y | Y | |
| Rehabilitation Services | 8 | 1% to 3% | | | | | | | Y | | | | | | | | | Y | | | | Y | Y | | |
| Second Surgical Opinion | 10 | <1% | | | | | Y | | | | | Y | | | | | | Y | | | | | | Y | |
| TMJ Disorders | 20 | <1% | | | Y | | | | | | | Y | Y | | | | Y | | | Y | | | | Y | |
| Well-Child Care | 31 | 1% to 3% | | | Y | | Y | Y | Y | Y | | Y | Y | Y | Y | | | | Y | | Y | Y | Y | Y | |
| Wilm's Tumor | 1 | <1% | | | | | | | | | | | | | | | | | | | | | | | |

Legend: Y - Mandated

- Not Mandated

| | Total | Est. Cost | AK | AL | AR | AZ | CA | CO | CT | DC | DE | FL | GA | HI | IA | ID | IL | IN | KS | KY | LA | MA | MD | |
|------------------------------|-------|-----------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| PROVIDERS | | | | | | | | | | | | | | | | | | | | | | | | |
| Acupuncturists | 11 | 1% to 3% | | | | | Y | | | | | Y | | | | | | | | | | | | |
| Chiropracist | 4 | <1% | | | | | | Y | | | | | | | | | | | | | | | | |
| Chiropractors | 46 | 1% to 3% | Y | Y | Y | Y | Y | Y | Y | | Y | Y | Y | | Y | | Y | Y | Y | Y | Y | Y | Y | |
| Dentists | 35 | 3% to 5% | Y | Y | Y | Y | Y | Y | Y | | | | | | Y | | | Y | Y | | Y | Y | Y | |
| Denturists | 2 | <1% | | | | | | | | | | | | | | | | | | | | | | |
| Dieticians | 3 | <1% | | | | | | | | | | | | | | | | | | | | | | |
| First Nurse Assistant | 5 | <1% | | | | | | | | | | | Y | | | | | | | Y | Y | | | |
| Lay Midwives | 3 | <1% | | | | | | | | | | | | | | | | | | | | | | |
| Licensed Health Professional | 12 | <1% | | | Y | | | Y | | | | | | | | | Y | Y | | | | | Y | |
| Marriage Therapists | 13 | <1% | | | | | | Y | Y | | | Y | | | | | | | | | | | Y | |
| Massage Therapists | 4 | <1% | | | | | | | | | | | | | | | | | | | | | Y | |
| Naturopaths | 3 | <1% | Y | | | | | | | | | | | | | | | | | | | | | |
| Nurse Anesthetists | 21 | <1% | | Y | Y | Y | | Y | | | | | | | | | | Y | Y | | | Y | Y | |
| Nurse Midwives | 30 | <1% | Y | | | Y | Y | Y | Y | | Y | Y | | | | | | | | | | Y | Y | |
| Nurse Practitioners | 29 | <1% | Y | | | Y | Y | Y | Y | | Y | | | | Y | | | | Y | | | | Y | |
| Nurses | 11 | <1% | | | | | | Y | | | | | | Y | Y | | | | | | | | | |
| Occupational Therapists | 11 | 1% to 3% | Y | | | Y | Y | | Y | | | Y | | | | | | | | | Y | | | |
| Opticians | 3 | 1% to 3% | | | | | | | | | | | | | | | | | | | | | | |
| Optometrists | 43 | 1% to 3% | Y | Y | Y | Y | Y | Y | Y | | Y | Y | Y | | Y | | Y | Y | Y | Y | Y | Y | Y | |
| Oral Surgeons | 8 | <1% | | | | | | Y | | | | Y | | | | | Y | Y | Y | | | | | |
| Osteopaths | 22 | 1% to 3% | Y | | Y | | | Y | | | | Y | | | | | Y | Y | Y | Y | | | | |
| Pain Management Specialist | 3 | 1% to 3% | | | | | | Y | Y | | | | | | | | | | | Y | | | | |
| Pastoral Counselors | 3 | <1% | | | | | | | | | | | | | | | | | | | | | | |
| Pharmacists | 5 | <1% | | Y | | | | | | | | | | | | | | | | Y | | | | |
| Physical Therapists | 16 | 1% to 3% | Y | | | | | | Y | | | | | | | | | | Y | | Y | | Y | |
| Physician Assistants | 16 | <1% | Y | Y | | | | | | | Y | Y | | | Y | | | | Y | Y | | | Y | |
| Podiatrists | 35 | <1% | | Y | Y | Y | Y | Y | | | Y | Y | | | | | Y | Y | Y | Y | Y | Y | Y | |
| Professional Counselors | 16 | <1% | | | Y | | Y | Y | | | | Y | | | | | Y | | | | | Y | | |
| Psychiatric Nurse | 16 | <1% | | | | | Y | Y | Y | | | Y | | | | | | | | | | Y | | |
| Psychologists | 44 | 1% to 3% | Y | Y | Y | Y | Y | Y | Y | | Y | Y | Y | | | | Y | Y | Y | Y | Y | Y | Y | |
| Public or Other Facilities | 25 | <1% | | | Y | Y | Y | | Y | | | Y | | | | Y | | Y | | | Y | | Y | |
| Social Workers | 27 | 1% to 3% | Y | | | | Y | Y | Y | | | Y | | | | | Y | | Y | | Y | Y | Y | |
| Speech or Hearing Therapists | 20 | <1% | Y | | Y | Y | Y | | | | | | | | | Y | Y | | | | Y | Y | | |
| COVERED PERSONS | | | | | | | | | | | | | | | | | | | | | | | | |
| Adopted Children | 43 | <1% | Y | | Y | Y | Y | Y | Y | | | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| Continuation/Dependents | 44 | <1% | | | Y | Y | Y | Y | Y | | Y | Y | Y | | Y | | Y | Y | Y | Y | Y | Y | Y | |
| Continuation/Employees | 45 | <1% | | | Y | | Y | Y | Y | Y | | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| Conversion to Non-Group | 41 | 1% to 3% | | | Y | Y | Y | Y | | Y | | Y | Y | | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| Dependent Students | 23 | <1% | | | | | | Y | Y | | | Y | Y | | | | | | | | Y | Y | | |
| Grandchildren | 4 | <1% | | | | | | | | | | | | | | | | | | | | | Y | |
| Handicapped Dependents | 40 | 1% to 3% | | | Y | Y | Y | Y | Y | | | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| Newborns | 51 | 1% to 3% | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| Non-Custodial Children | 11 | <1% | | | | | | Y | Y | | | | | | | | | | | | | | | |
| Domestic Partners | 8 | <1% | | | | | | Y | Y | | | | | | | | | | | | | Y | | |
| Total | 1884 | | | 28 | 18 | 40 | 29 | 49 | 46 | 50 | 17 | 24 | 46 | 39 | 22 | 23 | 14 | 39 | 34 | 37 | 33 | 43 | 43 | 60 |

Legend: Y - Mandated - Not Mandated

| ME | MI | MN | MO | MS | MT | NC | ND | NE | NH | NJ | NM | NV | NY | OH | OK | OR | PA | RI | SC | SD | TN | TX | UT | VA | VT | WA | WI | WV | WY | |
|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|---|
| Y | | | | | Y | | | | | | Y | Y | | | | Y | | Y | | | | Y | | Y | | Y | | | | |
| | | | | | | | | | | Y | | | | | | | | | | | | | | | Y | | Y | | | |
| Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| Y | Y | Y | Y | Y | Y | Y | | Y | | Y | Y | Y | Y | Y | Y | Y | Y | Y | | | Y | Y | Y | | | | Y | | Y | |
| | | | | | Y | | | | | | | | | | | | | | | | | | | | | | Y | | | |
| | Y | | | | | | | | | | | | | | | | | | | | | | Y | | | | | | Y | |
| Y | | | | | | | | | | | | | | | | | | | | | | | Y | | | | | | | |
| Y | | Y | | | | | | | | | | Y | | | | | | | | | | | | | | Y | Y | | Y | |
| Y | | Y | | Y | | Y | | | Y | | | Y | | | | | | Y | | | | | Y | | Y | | | | | |
| | | | | | Y | | | | | | | | | | | | | | | | | | | | | Y | | | | |
| Y | | Y | | Y | Y | Y | Y | | | | Y | Y | | | | | Y | Y | | Y | | | | | | Y | | | Y | |
| Y | Y | Y | | Y | Y | Y | Y | | Y | Y | Y | Y | Y | Y | Y | | Y | Y | | Y | Y | | | Y | | Y | | Y | Y | |
| Y | | Y | Y | Y | Y | Y | | | Y | | | Y | Y | | | | Y | Y | Y | | Y | Y | Y | | | Y | Y | Y | Y | |
| | | Y | | | | Y | Y | | | | Y | Y | | | | | Y | | | | | | | | | Y | | | | |
| Y | Y | Y | Y | Y | | Y | | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | | Y | Y | Y | Y | Y | Y | | Y | Y | Y | |
| | Y | | | | | | | | Y | | | Y | | | | | | | | | | | | | | | Y | Y | | Y |
| Y | | | | | | Y | | | Y | | | | | | | | | | | | | | | | | | | | | |
| | | Y | | | | Y | | | | | | | | | | | | | | | | | | | Y | | | | | |
| | | Y | | | Y | | | | | | Y | Y | Y | Y | | | Y | | | | | Y | | Y | | Y | | | Y | |
| Y | Y | Y | Y | | Y | Y | | Y | Y | | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| Y | Y | Y | Y | | Y | Y | Y | | Y | | | Y | Y | | | Y | | Y | | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| Y | Y | Y | | Y | Y | Y | Y | | Y | | | Y | Y | | | Y | | Y | | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| | | Y | Y | | | | | | | | | Y | Y | | Y | | Y | | Y | | Y | Y | Y | Y | Y | Y | Y | Y | Y | |
| 46 | 26 | 63 | 39 | 29 | 39 | 46 | 33 | 31 | 38 | 41 | 45 | 49 | 49 | 26 | 36 | 32 | 38 | 43 | 28 | 30 | 40 | 52 | 22 | 55 | 26 | 49 | 31 | 36 | 32 | |

| ADDITIONAL MANDATES | | | |
|--|--|-------------|-------------------|
| Although not yet prevalent nationwide, CAHI is also monitoring activity related to the following additional mandates — | | | |
| AR | Athletic Trainer | 1 | <1% |
| CA | Asthma Education & Self Management | 1 | <1% |
| FL | Ambulatory Cancer Treatment | 1 | <1% |
| GA | Vision Care Services Telemedicine | 2 | 1% to 3% <1% |
| MD | Smoking Cessation Testicular Cancer | 2 | 1% to 3% <1% |
| ME | Breast Reduction Varicose Vein Removal Legal Non-Resident Living in USA | 3 | <1% <1% <1% |
| NV | Hormone Replacement Therapy | 1 | <1% |
| NY | Hormone Replacement Therapy Psychotropic Drugs Ambulatory Cancer Treatment | 3 | <1% <1% <1% |
| RI | Early Intervention Service | 1 | <1% |
| WI | AIDS Vaccines Psychotropic Drugs | 2 | <1% <1% |
| Mandates in all states (from above chart) | | 1884 | |
| Total | | 1901 | |



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